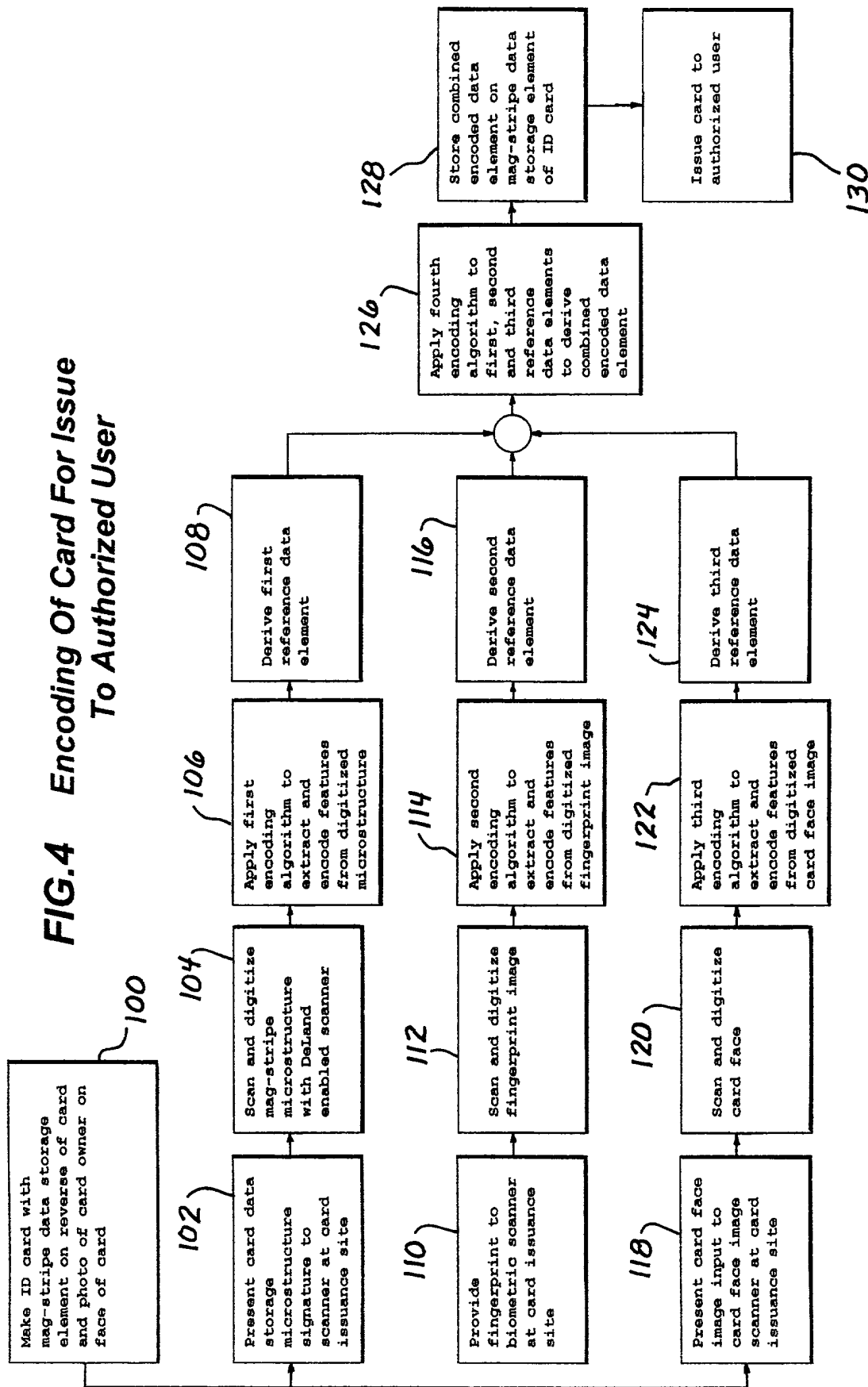


FIG. 4 Encoding Of Card For Issue To Authorized User



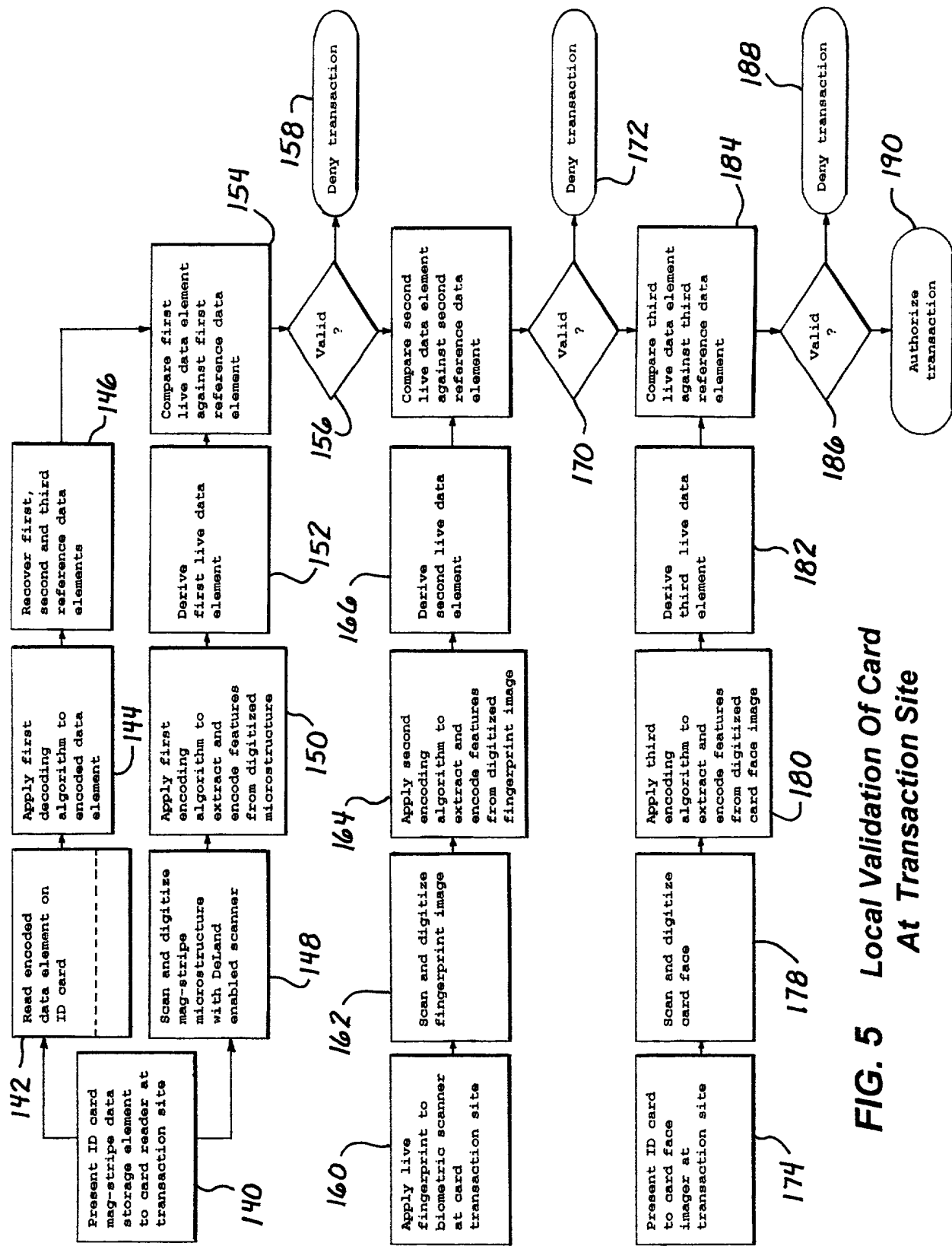


FIG. 5 Local Validation Of Card At Transaction Site